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May Celebrate Long-Term Living during Older Americans Month

May 17 Elder Law Fair at the Hearthstone in Depew 8:30-1:00
Pre-register to 858-8544.

June 7-12 Empire State Senior Games in Cortland, NY
(315) 492-9654 or www.empirestategames.org

June 18 Current Issues in Alzheimer's Care at Holiday Inn, Amherst
(716) 626-0600

Aug. 10-21 Erie County Fair
Visit Sr. Svcs. Booth!

September - National Square Dancing Month—
Call Richard of This and That Squares at 674-5790 to find out more about activities.

Sept. 20 Take a Loved One to the Doctor Day

Sept/ 30—RSVP Tribute Day Annual Luncheon

60 PLUS



Medicare Part D for 2006

For Medicare beneficiaries, two key provisions of the Medicare Modernization Act (MMA) are the enhanced health plan choices in Medicare Advantage, and the new prescription drug benefit.

Those who choose a **Medicare Advantage** plan can get drug benefits as part of their overall health plan, allowing the plans to better coordinate beneficiaries' medical care and drug coverage. Retirees who currently receive health and drug coverage from their former employers or unions will continue to receive assistance with their drug costs. The rules create new regional Medicare Advantage Preferred Provider Organizations (PPOs) as an additional choice for Medicare beneficiaries beginning on Jan. 1, 2006.

The new **prescription drug benefits** come at two levels:

A) Standard Benefit

Medicare beneficiaries will have access to the standard drug benefit below:

- A monthly premium estimated on average to be about \$37
- An annual deductible of \$250
- Co-insurance of 25% up to an initial coverage limit of \$2,250
- Co-pays of \$2 for generic drugs and \$5 for all other drugs, once the enrollee's out-of-pocket spending reaches a limit of \$3,600.

Although drug plan sponsors may change some of the specifications, the benefit offered must be at least equal in value to the standard benefit.

B) Low-Income Benefit

For beneficiaries with limited savings and monthly incomes of less than \$1,195 per individual or \$1,604 per couple (below 150% of the Federal poverty level), the new benefits will include:

- A sliding scale monthly premium that would average \$18 for beneficiaries
- An annual deductible of \$50
- Continuation of coverage beyond the initial coverage limit of \$2,250
- Co-insurance of 15% up to the out-of-pocket limit. (The government subsidy for cost sharing counts toward the out-of-pocket limit)

(Continued on back cover-p 12)



Commissioner
Pamela M. Krawczyk

Samuel Clemens once spoke in jest, “Rumors of my death have been greatly exaggerated.” The same could be said of the Department of Senior Services in Erie County. Most of the recent media attention has focused on those services and programs which were cut due to budget reductions throughout the County. Less focus was placed on the essential services that remain intact, as well as the hardworking and dedicated civil servants who go ‘above and beyond’ for our constituents.

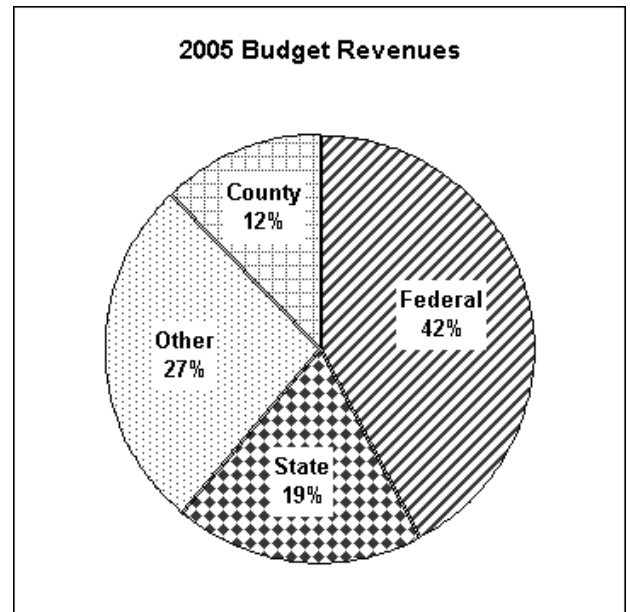
After several tumultuous months, I am happy to inform you that the Department of Senior Services is still in business and remains focused on our mission. Granted, there have been obstacles and barriers which limit our progress, yet we strive to provide quality service to older adults and caregivers throughout Erie County.

The tremendous team of County employees and community-based providers who make up the “Aging Network” continue to partner to provide a strong foundation for long-term living through more flexible, consumer-friendly options that will allow older adults to remain vibrant, active and independent.

Given the financial crisis in Erie County, some may question and/or criticize why I have chosen to publish this edition of the *60 Plus* newsletter. The decision was not made in haste nor without consideration for costs (which are in large part covered by grant funds). Another factor which influenced my decision centered on the fact that during tough economic times, an “Elder Boom” on the near horizon, and with the designation of the month of May as Older Americans Month, we cannot afford to be a “best kept secret.” To better understand my reasoning, it is important that every reader/ taxpayer understand a bit about how the Erie County Department of Senior Services is funded and more importantly, how we decide to spend your dollars.

Although we are a “department” of Erie County Government, we are also the designated Area Agency on Aging (AAA). As the AAA, we receive Federal funding through the Older Americans Act, as well as New York State funding through the Expanded In-Home Services to the Elderly (EISEP) and Community Services for the Elderly (CSE) Programs. These grants require local matching dollars. The percentage may range from as little as 10% up to 25% depending on the grant. As illustrated in the chart of our 2005 Budget, only 12% of the budget for the Department of Senior Services is from Erie County. The 27% indicated as “Other” is comprised of program participants’ contributions for services they receive and of matching by our subcontracted community partner providers at a local level.

The Department has consistently streamlined operating costs while maintaining or improving services to the elderly. Senior Services submitted a 2005 budget proposal that reduced the Department’s County share from 2004 by \$404,873. Senior Services has also met the Legislature’s \$349,707 reduction in



2005 Budget Revenues - Senior Services				
Federal	State	Other	County	Total
\$ 7,080,205	\$ 3,160,254	\$ 4,462,804	\$ 2,120,388	\$ 16,823,651

County funds by a combination of personal service cuts, reductions in two grants' County share, and a reduction of one contract. The overall result is that Senior Services incurred a 26% reduction (\$754,580) in County funding for 2005, a significant reduction for any well-run department. The most significant impact is the loss of transportation to the elderly in the City of Buffalo and Lackawanna.

The amendments to the Older Americans Act (1965) added grants to Area Agencies on Aging for local needs identification, planning, and funding of services such as:

- nutrition programs in the community & home delivered meals
- case management services
- health promotion and disease prevention activities
- in-home services for frail elders
- services to protect the rights of older persons (long term care ombudsman program)

Since the creation of the Erie County Department of Senior Services in 1971, we have strived to deliver these programs to residents in need of them. The Act was reauthorized in 2000 with an additional grant focusing on caregiver needs.

These programs are critical to the well-being and independence of elders in any community and they assist in the prevention or postponement of more costly long-term care in an institutional setting. The importance of these programs can be witnessed by the following statistic: In 1963, only 17 million Americans had reached their 65th birthday with approximately 33% living in poverty. Today, 35 million Americans have reached their 65th birthdays with approximately 11% living in poverty. This is truly cause for us to "Celebrate Long-Term Living!"

Operation Restore Trust—Fight Fraud

New York State has a new toll-free phone number for the Operation Restore Trust program—1-877-ORT 4NYS (1-877-678-4697) Please use this number to report Medicare/Medicaid fraud, waste or abuse.

The Greater Buffalo Chapter of the American Red Cross is looking for volunteers to help teach seniors how to detect and prevent Medicare/Medicaid fraud, waste and abuse. The Red Cross is one of seven agencies that works through this Federal grant program to present the information. In collaboration with Senior Services Health Insurance Information Counseling and Assistance Program, representatives offer outreach education at various settings, including senior apartments, senior dining centers, churches, and anywhere interested groups wish to meet. Volunteers must possess strong verbal and written skills and be comfortable speaking in public. Training will be provided at chapter headquarters, 786 Delaware Ave. at Summer Street. More than 40 presentations were made throughout the area last year, including presentations customized for the Spanish-speaking community. The Chapter's program was recently recognized for its excellence at the state level. For more information, call 878-2385

Celebrating its third birthday, Erie County's Older Driver Family Assistance Help Network is more than 40 local organizations in the fields of aging, health, law enforcement, and driving seeking to make it easier to address impaired, at-risk or unsafe situations related to driving.

The Help Network recently expanded their website www.erie.gov/driving with an introductory Power-Point presentation, and numerous links to members and resources related to driving safety, especially for older drivers and their caregivers. There is a checklist of unsafe driving behaviors, and a flowchart of steps a family might follow for their loved one. The American Medical Association recognizes risks facing aging drivers, and counsels their physicians across the nation about steps to take in addressing issues. If a family member wishes to address their loved one's driving through conversation with their doctor, a helpful link to the [*Physician's Guide to Assessing and Counseling Older Drivers*](#) is at the website.

***It's not the age
of the driver
that is of concern,
but how that driver
functions on the road.***

One of the Help Network members, AAA (American Automobile Association) has introduced a first-of-its kind scientifically valid tool to help seniors screen for their driving health in the privacy of their homes. *Roadwise Review: A Tool to Help Seniors Drive Safely Longer*, is a CD-ROM that uses videos and easy-to-follow instructions to screen drivers in eight functional areas shown to be strongest predictors of crash risk among older drivers. AAA Western and Central New York's travel centers are offering *Roadwise Review* at \$11 for AAA members and \$14 for nonmembers, or call 1-800-836-2582 to purchase a retail copy for \$15. The CD-ROM provides confidential feedback and is compatible with most home computers.

Other Help Network members who perform driver evaluations (including actual in-vehicle assessments) are Erie County Medical Center, Driver Evaluation Program – 898-3225 and Driver Evaluation & Training Services at DeGraff Hospital – toll-free 1-877-823-7483.

The Help Network supplies information about services to help families cope with their concerns, linking you to services, information, and support in addressing sensitive family situations with at-risk drivers. A free publication "*When You Are Concerned – a guide for families concerned about the safety of an older driver*" is linked from the Help Network website, or by calling Senior Services at (716) 858-8526. It is full of "how-to" information for families and others facing decisions about what to do about unsafe driving. If someone can find assistance for their situation through the Help Network, it may mean fewer aging driver crashes, safer roads for everyone, and perhaps less criticism for those older persons who still drive safely.

HIICAP Helps Explain Health Insurance – Seeks Volunteers

The Health Insurance Information Counseling and Assistance Program (HIICAP) seeks volunteers. Volunteers will be trained in local insurances, and will assist peers in answering questions and making informed decisions about coverage. Depending on your interest, you might give presentations to groups, or counsel people one-on-one by appointment. Volunteers do not need a degree, or to be an insurance agent – You just need to want to help people understand their health insurance choices. Choose your own hours and work at a location near you. Assistance is needed throughout Erie County, with a special need in the City of Buffalo. HIICAP is not a sales program, but offers information and counseling to help individuals determine the best solution for their particular situation. Statewide, HIICAP volunteers helped more than 100,000 people in 2000! Call the RSVP office at 858-7548 for more information about becoming a HIICAP volunteer.

Caregiver of the Year—Profile

Several years ago the Department of Senior Services Caregiver Resource Center instituted an “Annual Caregiver Award.” This award recognizes the dedication of caregivers in general, and each year honors the personal efforts of one caregiver nominated by case managers, friends or co-workers.

This year, because of the unfailing love and daily care she bestows on her husband, Penny Carriero of Angola was selected to receive this recognition.

Penny, age 58, was an informal caregiver to her aging mother and mother-in-law while raising her own children. Then her life drastically changed a year ago when her 60-year-old husband suffered a debilitating stroke. Penny was forced to quit her restaurant job as head cook to devote all her efforts toward the care and attention of her husband. Suffering from aphasia and apraxia, her husband has difficulty communicating and needs assistance with mobility. Slowly, the responsibilities started to take a toll, and when her adult daughter told her about Powerful Tools for Caregivers classes, offered through the Erie County Caregiver Coalition, Penny enrolled. Penny attended the series of six sessions that was offered closest to where she lives, and feels “like several thousand pounds have been lifted.” Among other things, she has learned about local resources, how to better handle stress and the importance of finding balance in her life. Although taking care of her husband continues to be very demanding and sometimes intense, the former professional photographer has learned the importance of taking care of herself. Penny still helps get three of her twelve grandchildren off to school every morning enabling her daughter to work, but she has also learned to find ways to take time for herself to maintain her own health and well being. Penny has taken a very difficult situation and in her own gracious manner, pursued ways to make her life more do-able.



It is estimated that family and friends provide as much as 85% of all care to the frail and disabled in this country. The Caregiver Resources Center’s goal is to be a “first stop” phone call for caregivers, answering their questions and guiding them through a maze of available services. Among other things, this may include home care, adult day care, home delivered meals and case management. The Caregiver Resource Center and the Department of Senior Services can be reached at (716) 858-8526.

Powerful Tools for Caregivers Classes continue to be scheduled throughout the area—call 858-2177 to inquire about a location and time that might work for you, or check out the schedule on the website www.erie.gov/depts/seniorservices.

Adventures of a Caregiver.... (a series for ideas)

It rained so hard on the 4th of July that water poured in an open window upstairs and flooded through my light sockets downstairs. That had never happened before. And my mother fell in my driveway and broke her hip.

You can probably guess the rest of the story—12 hours in an emergency room, hip replacement surgery, placement in a rehab facility—life as nightmare. She never really bounced back. At times, I had hope—she'd smile, or joke. But the reality was, her dementia was more advanced, the anesthesia from the surgery had brought her down, she was in pain, and she couldn't do what she was asked to do in the various therapies bombarding her shockingly weakened self. And so time wound down. Slowly and painfully. Incredibly quick and painfully. She was confused, crying, clutching my hand. She was sweet and loving. She was angry and shot me looks of fury when I left her. She tried to climb out of her wheelchair. Her feet turned black. Her hair started to fall out. She couldn't eat. And in September, it was over.

I miss her.

I'm no longer a caregiver, or a daughter.

I miss her.

This is the "final chapter" in a three-year series *Adventures of a Caregiver*. We hope you have enjoyed the series and found it helpful in your own life journey.

But it's spring now. And she loved the flowers and the gardens. So I am going to plant a rose. I want it to have lots of color, and blooms, and fragrance. To be vivid, as she was. I will remember her and celebrate her life. She will always be alive, in me.



Book Review—

Get a Grip! . . . A Take-Charge Approach to Living with Arthritis
by Amye Leong and Joe Layden

In this intensely touching true story readers live the day by day struggle of a young woman trying to cope with rheumatoid arthritis. Diagnosed with an "old persons' disease" when only eighteen, Amye Leong lived in denial of the seriousness of her illness, hiding excruciating pain and serious limitations, struggling to be like everyone else her age. But the arthritis was stronger than Amye and she ended up hospitalized and then spent endless weeks in an arthritis rehab program. It was there she met David Copperfield and learned of the fantastic volunteer program where magicians teach tricks to folks with arthritis to get sore joints moving in a fun way. When Amye finally

faced her illness, she found the inner strength to fight back and, after having almost every joint in her body surgically replaced, has become a nationally recognized advocate and speaker about the disease. At one point Amye felt she was the only young person in the world with arthritis, and that feeling was the inspiration for her to work with the Arthritis Foundation to start support groups for thousands of young arthritis sufferers. In her book, which is written with humor and honesty, Amye shares insight that will motivate any person experiencing chronic pain and disease as well as help others understand how devastating a disease rheumatoid arthritis is.

NUTRITION PROGRAM

STAY FIT DINING

NEW STAY FIT DINING SITE SERVING CHEEKTOWAGA/DEPEW SENIORS

By Susan J. Radke RD, CDN Nutrition Program Director
And Richard Derwald, Senior Fitness Specialist

New on the Menu

Seniors in the Cheektowaga/Depew area no longer have any excuse for not following a healthy diet or exercising regularly. A new "Stay Fit" dining site opened on January 24, 2005 at the Southwind Landing Senior Housing complex located at 5074 Transit Road near Como. Many exciting activities are being planned at this beautiful new facility located in a tranquil setting. Lunches are served daily Monday through Friday at 12:30PM.

Attention - Cheektowaga and Depew seniors - It's time to make your reservation to "Stay Fit at Southwind" 206-0281.

The Stay Fit Meal

Every day a balanced meal containing 1/3rd of the recommended daily allowance for adults is served at each of the 52 dining sites located throughout Erie County. Not only are these meals healthy and good for you, they also taste great. In addition to the standard menu, Stay Fit serves meals for seniors on special diets such as Diabetic, Low Sodium and Calorie Controlled. Meals for the African American, Hispanic and Kosher populations are available at designated locations

Nutrition Information & Education

Being a registered participant in the program entitles you to free bi-monthly nutrition education on a variety of topics. You can also make an appointment to schedule a one on one consultation with a Registered Dietitian. During the nutrition classes or personal consultations you will learn about the pitfalls of fad diets while receiving information on sensible menu planning and preparing therapeutic meals.

A Time for Revival

It's time to spring into action by getting trim and healthy for the upcoming spring and summer season—the time of year when you shed those heavy outer layers of clothing and reveal your true self. The Stay Fit mission is to provide food for Body, Mind and Spirit through great meals, stimulating activities, socialization and physical exercise. Being a registered participant in the program entitles you to participate in free group exercise sessions and personal consultations with the Stay Fit Senior Fitness Specialist Richard Derwald instructing you on the latest facts about Fitness & Exercise for older adults.

Exercise programs are regularly scheduled at selected sites throughout Erie County.

**For more information about the Stay Fit Dining and Exercise programs
or for the location of the Stay Fit site closest to you call 858-7639.**

NUTRITION PROGRAM

STAY FIT DINING

Stay Fit Participants show their Stuff at Seniors for Seniors Game

In February, the Canisius College Golden Griffins played the final home game of the basketball season before a crowd of 1,700, many of whom were seniors specially invited for the game. Thanks to Blue-Cross Blue Shield of WNY and Canisius College, seniors received special admission pricing and a gift at the door. And not only was the game exciting, at halftime Senior Services "Mr. Fitness" Richard Derwald and Commissioner Pam Krawczyk recognized some of the outstanding contributions from folks involved in the Stay Fit Fitness for Seniors Program. Certificates were handed out, and RSVP volunteer Anne Cosentino demonstrated for the fans that even at age 83, jumping rope is a great way to stay fit and healthy. Pictured at left, Richard O'Connell also entertained fans at halftime with his vocal impressions of Jimmy Stewart, James Cagney, Bela Lugosi, and Walter Brennan.



Back in March of 1974, Senior Services' Nutrition Program for the Elderly opened the first congregate dining site. Formerly known as Msgr. Geary, that operation moved across the street this Spring to 24 Ludington St. in Buffalo and is now called **Stay Fit Dining at ABLEY**. The new location is beautifully appointed with elevator, computer room, billiard room, state-of-the-art kitchen facilities and a bright and attractive atmosphere. Lunches are served daily at noon Monday through Friday at the budget-oriented suggested donation of \$2.25—Call Florence at 895-4074 for reservation and check it out!

Kosher meals are available daily at the Jewish Center at 2640 North Forest road in Amherst and at 787 Delaware Ave. in Buffalo—both sites are conveniently located! For more information about these delicious meals, call Marcia Frankel at 688-4114 x329.

Two new sites are starting up their **senior fitness program** this spring—Join in at Kenmore-Mang at 135 Wilbur Ave. in Kenmore, or at Alexander Community Center at 275 Alexander Ave. in Cheektowaga! Your body will thank you!

Safety Awareness for the Elderly (S.A.F.E.) to Help Prevent Elder Abuse

The Multi-Disciplinary Coordinating Council on Elder Abuse (Chaired by Senior Services Protective Services for Older Adults Supervisor Gavin Kasper) is a collaborative of professionals interested in ending elder abuse. To increase public awareness and thereby prevent elder abuse, the MDCCEA offers a new initiative entitled Safety Awareness For the Elderly (SAFE), and is available (at no charge) to address groups of ten seniors or more. Composed of representatives from law enforcement, judicial system, social services and health professions, the MDCCEA has a wealth of knowledge about elder abuse, neglect and exploitation of older adults. An hour long SAFE presentation will cover what elder abuse is, what the symptoms and indicators of abuse are, and some of the preventative steps an individual can take. If your senior group, organization, or block club, etc. would like to learn more about recognizing and preventing elder abuse, call Gavin Kasper at 858-6982.

More than 2.5 million seniors are abused every year.
By learning more, you may be able to help stop abuse.

The **Alpha Program** brings the Department of Senior Services to a neighborhood location near you. Case Managers and other vendors answer questions about programs and services for older adults, and the Complimentary Card and 62 Plus Card are issued. The schedule starts in late Spring and continues into Fall - visit our website at www.erie.gov/depts/seniorservices or call 858-8526.

Alzheimer's Association
9th Annual Erie County
Family Caregiver Conference

CURRENT ISSUES IN ALZHEIMER'S CARE

Saturday, June 18, 2005 9:30am- 2:30pm

Holiday Inn, 1881 Niagara Falls Blvd., Amherst NY

Keynote Speaker - Dr. Laura Wray, VA Hospital,
Legal Issues, Driving Issues, Assistive Technology,
In Home Care Consultation

Conference fee- \$10.00

Alzheimer's Association members- \$5.00

Lunch will be provided. Depending on your needs
Respite/Companion care will be available for your
loved one. Please call 626-0600 for details.

The Catholic Health System HealthConnection
offers

STRESS, HUMOR & MASSAGE **Wednesday, June 8, 2005 at 7:00 p.m.**

Feeling overworked, tired, stressed out?
Need a little humor or a relaxing message?
Find the time to work toward optimal health and
become a fun, more relaxed you!

This is a **FREE** seminar for the general public and
registration is required by calling 447-6205!

This seminar is at Appletree Business Park,
875 Union Road, Suite 8A in Cheektowaga, NY.

Additional seminars are listed at the website at
www.chsbuffalo.org

Celebrate Long-Term Living!

"The heads of strong old age are beautiful beyond all grace of youth" - Robinson Jeffers, poet

From the County Executive...



County Executive
Joel A. Giambra

“Celebrate Long Term Living” is the theme of Older Americans Month, and that is particularly appropriate for Erie County. Why do I say that? According to 2000 census figures, 20% of the population of Erie County is 60 years of age or older. Experts predict that by 2015 almost 1 of every 4 residents will be over 60. And the fastest growing segment of our population is people over the age of 85.

Most senior citizens are active, vital persons, contributors to our community – as demonstrated by the 1,107 Retired Senior (RSVP) volunteers who donated more than 180,000 hours of service to organizations in our area last year. But as seniors age into their 80’s and beyond, many of them develop health problems and disabilities. They need help from the rest of the community.

What does all this mean for Erie County? It suggests we have to plan wisely for the future, both for the quality of life of our older citizens, and also for the financial impact of increasing numbers of people needing services. The mission of Erie County Department of Senior Services is to promote the well being of older adults – to lead lives of independence, health, and dignity. This means both meeting the needs of frail elders, and providing health and preventive services to keep younger seniors independent as long as possible. One way Senior Services does this is by funding both Meals on Wheels, which last year delivered more than 800,000 meals to 3,000 seniors, as well as hot lunches at 52 dining sites and senior centers throughout the county. Their information line (858-8526) handled almost 27,000 calls from seniors and family members last year, and another 6,000 calls to their Caregiver Resource Center, which helps family members caring for elders.

We are all aware of the budget crisis that envelops Erie County at the present time. Given the projected growth in the elderly population within the next few years, County government is anxious to maintain the excellent network of services developed by the Department of Senior Services. We know that these services help seniors to continue living in their own homes rather than having to move into nursing homes. Nursing home care is extremely expensive for Medicaid to cover. It is in the best interest of all County residents – seniors themselves and taxpayers supporting Medicaid – that the growing numbers of older adults be able to remain active in the community as long as possible.

Because of the County’s budget situation, we have had to make cuts in all departments, including Senior Services. While I regret the significant reduction in Going Places transportation, I want to assure you that we will do our best to retain as many Senior Services programs as we can. They are good for us now and will serve us well in the future. I hope you will “Celebrate Long Term Living” for many years to come!

The Alzheimer's Association of Western New York seeks volunteers for their respite program designed to provide temporary relief to the family caregiver of an individual with memory loss. If you are interested in bringing respite to a caregiver and supervisory care, interaction and friendship to an individual with memory loss, please contact Jennifer Baran at (716) 626-0600 or Jennifer.Baran@alz.org. Volunteers visit homes in pairs and typically go once every two weeks for a couple of hours. Respite volunteer training takes place in Williamsville. The Alzheimer's Association is dedicated to patient and family services, education, advocacy and research in support of the over 50,000 people in Western New York who have Alzheimer's disease or a related dementia. For more information, please contact the Alzheimer's Association of Western New York at (716) 626-0600 or visit www.alzwny.org.

Thank You For Your Support and Generosity

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As the number of seniors grows, so does the need for our vast array of services. The Department of Senior Services encourages and appreciates donations. If you are in a position to do so, please fill out the form below. 100% of your contribution will be used to provide direct service to an older adult in need. **Thank you!!!!**

I designate my donation of \$_____ for:

_____ Newsletter

_____ In-home services

_____ Transportation

_____ **Use where most needed**

_____ Home-delivered meals

_____ Adult day services

Mail to:

Erie County Department of Senior Services
95 Franklin St., Rm. 1329
Buffalo, NY 14202

Please make check payable to:
Erie County Department of Senior Services.
Your check is your receipt.

Health Care Proxy - Do you have one?

Do you know what type of care you want to receive if you ever become seriously ill? Does your family?

Listed below are some points that everyone should know about the New York State Health Care Proxy Law:

- Every competent adult has the right to refuse medical treatment, even treatment needed to sustain life.
- You have the right to appoint a health care agent to make decisions for you in the event that you are unable to make them for yourself.
- Your appointed agent must make decisions as you would have made them. If your wishes are unknown, then your agent must make decisions in your best interest.
- If you have not appointed an agent then, under New York State law, there is no one who becomes your proxy agent by default.

The following link to the New York State Department of Health's website has the official Health Care Proxy form that New York State residents should use. <http://www.health.state.ny.us/nysdoh/hospital/healthcareproxy/intro.htm>

The Western New York Health Care Proxy Coalition is comprised of representatives from area employers committed to educating the public about the importance of completing a health care proxy. For more information visit the Coalition's website at www.Ihaveone.org.

Or call Senior Services at 858-8526 for more information.

The next issue of *60 Plus* will be late Sept/early Oct. 2005

Go to www.erie.gov/depts/seniorservices to read it on-line;
or to find a vendor location listed by zip code; or call us at 858-2117.
Our sincere thanks to all those who make this newsletter available.



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Permit No. 994

ERIE COUNTY 60 PLUS

is published by the

Erie County Department
of Senior Services

13th Floor
95 Franklin Street
Buffalo, NY 14202

www.erie.gov

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Pamela M. Krawczyk
Commissioner
Jennifer Mantione
Editor

(Medicare Part D *continued from front cover-p 1)*

- Co-pays of \$2 for generic drugs or \$5 for all other drugs once the out-of-pocket (\$3,600) limit is reached.

Drug plans may vary in what prescription drugs are covered, how much you have to pay, and which pharmacies you can use. Like the prescription drug discount cards of 2004 and 2005, it is important that you choose a drug plan that meets your prescription needs.

Medicare Part D is an optional program. However, the national Medicare Rights Center cautions seniors that late enrollment in Part D will be costly. Persons who choose not to enroll immediately if eligible, but wait until a later date, will find they have to pay a penalty for late enrollment of 1% per month added to their premium. Because Part D coverage is voluntary, participants have to “opt in” for the program (unlike Part B which is automatic unless participants “opt out” if they don’t wish to participate). Beneficiaries should pay close attention to enrollment deadlines to avoid penalties.

The Centers for Medicare and Medicaid Services (CMS) is constantly updating information on the Part D program and will mail printed materials to Medicare beneficiaries in the Fall. The Department of Senior Services will try to provide updated information to local residents who call us at 858-8526. You may also wish to check the website at www.medicare.gov.

Prescription plan benefit comparisons will start in October, and enrollment will start in November, 2005.